

**STATE OF CALIFORNIA
BUSINESS, TRANSPORTATION AND HOUSING AGENCY
DEPARTMENT OF CORPORATIONS**

TO: Avis Financial Services
George J. Fitch
Kelly Scott
Angela M. Vinson
2-1224 Mill Street
East Berlin, CT 06023

DESIST AND REFRAIN ORDER

(For violations of section 22100 of the California Financial Code)

The California Corporations Commissioner finds that:

1. At all relevant times, Avis Financial Services, an entity of unknown form, maintained a business address at 2-1224 Mill Street, East Berlin, CT 06023.
2. At all relevant times, George J. Fitch is and was the president of Avis Financial Services.
3. At all relevant times, Kelly Scott is and was a representative of Avis Financial Services.
4. At all relevant times, Angela Vinson is and was a representative of Avis Financial Services.
5. Beginning in or about October 2008, Avis Financial Services, George J. Fitch, Kelly Scott and Angela Vinson engaged in the business of a finance lender and/or broker, as described below.
6. At least one California consumer completed an online application form for a loan and submitted the application form over the Internet. After submitting the application form over the Internet, the California consumer received a telephone call from an Avis Financial Services representative.

7. An Avis Financial Services representative requested that the California consumer complete a “Loan Agreement,” requiring the disclosure of personal information including the consumer’s California address. Upon the request of the Avis Financial Services representative, the California consumer completed and submitted the “Loan Agreement” to Avis Financial Services.

8. After the California consumer submitted the “Loan Agreement,” an Avis Financial Services representative informed the California consumer that he was approved for a loan.

9. An Avis Financial Services representative requested that the California consumer provide a security deposit, in the amount of \$885.00, in order to secure the loan. Upon the request of the Avis Financial Services representative, the California consumer provided the requested security deposit to the Avis Financial Services.

10. Avis Financial Services, George J. Fitch, Kelly Scott and Angela Vinson have not been issued a license by the California Corporations Commissioner authorizing them to engage in the business of a finance lender or a broker in the State of California.

11. Avis Financial Services, George J. Fitch, Kelly Scott and Angela Vinson are not exempt from the licensing requirements of the California Finance Lenders Law (California Financial Code, section 22000 et seq.)

Based on the foregoing findings, the California Corporations Commissioner is of the opinion that Avis Financial Services, George J. Fitch, Kelly Scott and Angela Vinson have engaged in the business of a finance lender or broker without having first obtained a license from the Commissioner in violation of California Financial Code section 22100.

Pursuant to California Financial Code section 22712, Avis Financial Services, George J. Fitch, Kelly Scott and Angela Vinson are ordered to desist and refrain from engaging in the business

1 of a finance lender or a broker in the State of California without first obtaining a license from the
2 Commissioner, or otherwise being exempt.

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4 The California Corporations Commissioner finds that this Order is necessary and appropriate
5 in the public interest or for the protection of lenders and consistent with the purposes fairly intended
6 by the policy and provisions of this law.

7 Dated: December 1, 2008

8 PRESTON DuFAUCHARD
9 California Corporations Commissioner

10 By _____
11 ALAN S. WEINGER
12 Lead Corporations Counsel
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